## National Guard Association of Connecticut 360 Broad Street Hartford, CT. 06105-3795

Testimony to the Veterans Affairs Committee February 3, 2009

Good morning to all the members of the Veterans affairs Committee. I am Dennis Oparowski from the National Guard Association of CT. (NGACT) and Co-Legislative chair representing all of our members on Bill 5139, 100% Exempting of Veterans Pensions from State Income Tax and Bill 119 Waiving of tuition for Veterans taking summer and intersession classes.

Bill 5139, as you're all aware a 50% reduction of Veterans State income tax is now in effect. Attached again this year you will find the States that currently have no or do not tax Veterans pensions for state income tax purposes. Sates that have no income tax, well that's to obvious, but States that do not tax military pensions, according to the Army's retirement seminars, there are fifteen. Alabama and Mississippi, lead the way in this category. Now I've been to both states several times each in my career and the most recent was Hurricane Katrina 48 hours after it hit the Mississippi coast and I love both states for what they have to offer, but I can't believe that they are leading the way for their retirees and we fall short of their efforts. They evidently get and we don't. They understand that retirees have the most expendable income, and by 2020 Connecticut's majority age group will be over the age of sixty five. (as surveyed by a major newspaper last year, and growing)

I and other military retirees to be would like to retire here in Connecticut. Most military veterans are use to moving around the world several times in their careers. Moving one last time to retire is not really a big deal. When you can have the lifestyle your have here and sometimes more, just a few state over, the numbers don't lie. This among other issues of course is what Veteran retirees are facing just like every other retiree in this state. For the amount of tax you exempt, vs. the amount of spending the state will receive by Veterans retiring here is tenfold. It's hard to put in true numbers what the return would be but the alternative of losing retirees to other states for what they have to offer is just too great a lost.

Bill 119 is a bit misleading in its description. Summer and interim classes as they are known as are not a tuition base revenue for the colleges. They are fee based so tuition free would not help. What they require is to be student fee free along with regular semester base classes. This is just another play on words from the colleges to get around the fact that the intent of tuition free was that a National Guard member that has or is serving their country and state in peace or war could receive an education within the state system at no cost to the soldier.

Evidentially the colleges are very good at finding the loop holes to circumvent the intent of the original bill. What is now required is to write a bill that is without intent and loopholes and direct to the point. Serve your State and receive a total state college education. I sat in this LOB just a short month or so ago when Congressman Courtney and almost all the public colleges in this State stood proud and pledged their support to the education of all Guardsmen. I listened to them tell us about the great things they were planning and implemented so far for the Guard and Veterans. They were all using the term Guard or Veteran friendly. Well now it's time to stand up and do what was originally intended. The best way though is for this committee to clarify this bill and write it without any intent and direct to the point.

I listened to the Governor last night very closely and heard two very important things. The budget requires things that must contain items that we need and not what we would like just to have. The second is tax relief. Bill 5139 is tax relief plain and simple to the men and women who served their country and

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state for twenty and most times more years. Some wounded for life and other scared for life in some other fashion. Some are lucky and will or have taken away a great career of memories and some sacrifices. Others will not be so lucky.

Bill 119 is a needed bill for the long lasting durability of the National Guard. It's a recruiting and retention tool. These are difficult times we all agree and they will be more difficult for the Guard without this education tool.

Thank you for your time and I'll try to answer any question you might have.

Dennis Oparowski
Co-Legislative Chair
National Guard Association of Connecticut

